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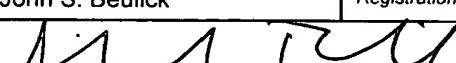
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<b>UTILITY PATENT APPLICATION TRANSMITTAL</b> <small>(for new nonprovisional applications under 37 CFR 1.53(b))</small>	Attorney Docket No.	RD-27,422
	First Named Inventor or Application Identifier RD-27,422	
	Title	METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO AN AUTOMATED LENDING SYSTEM
	Express Mail Label No.	EL048587072US

<b>APPLICATION ELEMENTS</b> See MPEP chapter 600 concerning utility patent application contents.		ADDRESS TO:	Assistant Commissioner for Patents Box Patent Application Washington, DC 20231										
<p>1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original, and a duplicate for fee processing)</p> <p>2. <input checked="" type="checkbox"/> Specification (Preferred arrangement set forth below)            - Descriptive title of the Invention            - Cross References to Related Applications            - Statement Regarding Fed sponsored R &amp; D            - Reference to Microfiche Appendix            - Background of the Invention            - Brief Summary of the Invention            - Brief Description of the Drawings (if filed)            - Detailed Description            - Claim(s)            - Abstract of the Disclosure</p> <p>3. <input checked="" type="checkbox"/> Drawing(s) (35 USC 113) [Total Sheets] 18</p> <p>4. Oath or Declaration [Total Pages] <input type="text"/></p> <p>a. <input type="checkbox"/> Newly executed (original or copy)            b. <input type="checkbox"/> Copy from a prior application (37 CFR 1.63(d))            (for continuation/divisional with Box 17 completed)            (Note Box 5 below)</p> <p>i. <input type="checkbox"/> <u>DELETION OF INVENTOR(S)</u>            Signed statement attached deleting inventor(s) named            in the prior application, see 37 CFR 1.63(d)(2) and            1.33(b).</p> <p>5. <input type="checkbox"/> Incorporation by Reference (useable if Box 4b is checked)            The entire disclosure of the prior application, from which a copy of the            oath or declaration is supplied under Box 4b, is considered as being            part of the disclosure of the accompanying application and is hereby            incorporated by reference therein.</p> <p>17. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:  <input type="checkbox"/> Continuation  <small>Prior application information:</small> <input type="checkbox"/> Divisional  <small>Examiner:</small> <input type="checkbox"/> Continuation-in-part (CIP)  <small>Group/Art Unit:</small> _____ of prior application No: _____</p>		<p>6. <input type="checkbox"/> Microfiche Computer Program (Appendix)</p> <p>7. Nucleotide and/or Amino Acid Sequence Submission (If applicable, all necessary)</p> <p>a. <input type="checkbox"/> Computer Readable Copy</p> <p>b. <input type="checkbox"/> Paper Copy (identical to computer copy)</p> <p>c. <input type="checkbox"/> Statement verifying identity of above copies</p>											
<b>ACCOMPANYING APPLICATION PARTS</b> <table border="0"> <tr> <td>8. <input type="checkbox"/> Assignment Papers (cover sheet &amp; document(s))</td> <td>9. <input type="checkbox"/> 37 CFR 3.73(b) Statement (when there is an assignee) <input type="checkbox"/> Power of Attorney</td> </tr> <tr> <td>10. <input type="checkbox"/> English Translation Document (if applicable)</td> <td>11. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations</td> </tr> <tr> <td>12. <input type="checkbox"/> Preliminary Amendment</td> <td>13. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized)</td> </tr> <tr> <td>14. <input type="checkbox"/> Small Entity Statement(s) <input type="checkbox"/> Statement filed in prior application, (PTO/SB/09-12) Status still proper and desired</td> <td>15. <input type="checkbox"/> Certified Copy of Priority Document(s) (If foreign priority is claimed)</td> </tr> <tr> <td colspan="2">16. <input checked="" type="checkbox"/> Other: Certificate of Mailing By Express Mail</td> </tr> </table>				8. <input type="checkbox"/> Assignment Papers (cover sheet & document(s))	9. <input type="checkbox"/> 37 CFR 3.73(b) Statement (when there is an assignee) <input type="checkbox"/> Power of Attorney	10. <input type="checkbox"/> English Translation Document (if applicable)	11. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations	12. <input type="checkbox"/> Preliminary Amendment	13. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized)	14. <input type="checkbox"/> Small Entity Statement(s) <input type="checkbox"/> Statement filed in prior application, (PTO/SB/09-12) Status still proper and desired	15. <input type="checkbox"/> Certified Copy of Priority Document(s) (If foreign priority is claimed)	16. <input checked="" type="checkbox"/> Other: Certificate of Mailing By Express Mail	
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\*NOTE FOR ITEMS 1 & 14: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. §1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).

<b>18. CORRESPONDENCE ADDRESS</b>					
<input type="checkbox"/> Customer Number or Bar Code Label		<input type="checkbox"/> _____		or <input checked="" type="checkbox"/> Correspondence address below  (Insert Customer No. or Attach bar code label here)	
NAME	John S. Beulick Armstrong Teasdale LLP				
ADDRESS	One Metropolitan Square, Suite 2600				
CITY	St. Louis	STATE	MO	ZIP CODE	63102-2740
COUNTRY	USA	TELEPHONE	(314) 621-5070	FAX	(314) 621-5065

Name (Print/type)	John S. Beulick	Registration No. (Attorney/Agent)	33,338	
Signature			Date	September 8, 1999

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PATENT  
RD-27,422

CERTIFICATE OF MAILING BY EXPRESS MAIL TO  
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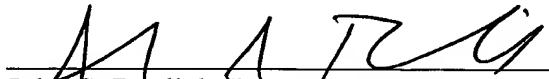
Express Mail mailing label number: EL048587072US

Date of Mailing: September 8, 1999

I certify that the attached utility patent application **identified by attorney docket number RD-27,422 for METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO AN AUTOMATED LENDING SYSTEM**, including:

- Thirty-five (35) pages of specification; two (2) pages of claims; one (1) page of abstract
- Eighteen (18) sheets of drawings
- Patent Application Transmittal (1 page)
- Fee Transmittal (in duplicate) (1 page)
- Certificate of Mailing Via Express Mail (1 page)
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.

  
John S. Beulick, Reg. No. 33,338

Armstrong Teasdale LLP

One Metropolitan Square, Suite 2600

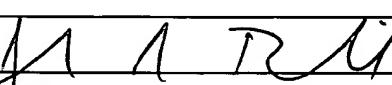
St. Louis, MO 63102

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<b>FEE TRANSMITTAL</b>		<i>Complete If Known</i>	
<p><i>Patent fees are subject to annual revision on October 1. These are the fees effective October 1, 1997. Small entity payments <u>must</u> be supported by a small entity statement, otherwise large entity fees must be paid. See Forms PTO/SB-09-12. See 37 C.F.R. §§ 1.27 and 1.28.</i></p>		Application Number	
		Filing Date	
		First Named Inventor	RD-27,422
		Group Art Unit	
		Examiner Name	
TOTAL AMOUNT OF PAYMENT	(\$760.00)	Attorney Docket Number	RD-27,422

<b>METHOD OF PAYMENT (check one)</b>		<b>FEES CALCULATION (continued)</b>																																								
1. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any over payments to: Deposit Account Number 01-2384 Deposit Account Name _____ <input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 <input type="checkbox"/> Charge the Issue Fee Set in 37 CFR 1.16 at the Mailing of the Notice of Allowance		3. ADDITIONAL FEES Large Entity Small Entity Fee Fee Fee Fee Code (\$) Code (\$) Fee Description Fee Paid 105 130 205 65 Surcharge - late filing fee or oath 127 50 227 25 Surcharge-late provisional filing 139 130 139 130 fee or cover sheet 147 2,520 147 2,520 Non-English specification 112 920* 112 920* For filing a request for reexamination Requesting publication of SIR prior to Examiner action 113 1,840* 113 1,840* Requesting publication of SIR after Examiner action 115 110 215 55 Extension for reply within first month 116 400 216 200 Extension for reply within second month 117 950 217 475 Extension for reply within third month 118 1,510 218 755 Extension for reply within fourth month 128 2,060 228 1,030 Extension for reply within fifth month 119 310 219 155 Notice of Appeal 120 310 220 155 Filing a brief in support of an appeal 121 270 221 135 Request for oral hearing 138 1,510 138 1,510 Petition to institute a public use proceeding 140 110 240 55 Petition to revive - unavoidable 141 1,320 241 660 Petition to revive - unintentional 142 1,320 242 660 Utility issue fee (or reissue) 143 450 243 225 Design issue fee 144 670 244 335 Plant issue fee 122 130 122 130 Petitions to the Commissioner 123 50 123 50 Petitions related to provisional applications 126 240 126 240 Submission of Information 581 40 581 40 Recording each patent assignment per property (times number of properties) 146 790 246 395 Filing a submission after final rejection (37 CFR 1.129(a)) 149 790 249 395 For each additional invention to be examined (37 CFR 1.129(b))																																								
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1. FILING FEE <table border="1"> <thead> <tr> <th>Large Entity Fee Code (\$)</th> <th>Entity Fee Code (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr> <td>101</td> <td>790</td> <td>201</td> <td>395</td> <td>Utility filing fee</td> <td>760.00</td> </tr> <tr> <td>106</td> <td>330</td> <td>206</td> <td>165</td> <td>Design filing fee</td> <td></td> </tr> <tr> <td>107</td> <td>540</td> <td>207</td> <td>270</td> <td>Plant filing fee</td> <td></td> </tr> <tr> <td>108</td> <td>790</td> <td>208</td> <td>395</td> <td>Reissue filing fee</td> <td></td> </tr> <tr> <td>114</td> <td>150</td> <td>214</td> <td>75</td> <td>Provisional filing fee</td> <td></td> </tr> <tr> <td colspan="4">SUBTOTAL (1)</td> <td>(\$ 760.00)</td> </tr> </tbody> </table>				Large Entity Fee Code (\$)	Entity Fee Code (\$)	Fee Description	Fee Paid	101	790	201	395	Utility filing fee	760.00	106	330	206	165	Design filing fee		107	540	207	270	Plant filing fee		108	790	208	395	Reissue filing fee		114	150	214	75	Provisional filing fee		SUBTOTAL (1)				(\$ 760.00)
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*Reduced by Basic Filing Fee Paid    SUBTOTAL (3) (\$ 0)																																										

<b>SUBMITTED BY</b>			<i>Complete (if applicable)</i>		
Typed or Printed Name	John S. Beulick			Reg. Number	33,338
Signature				Date	9/8/99
				Deposit Account User ID	

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